

# After the crash

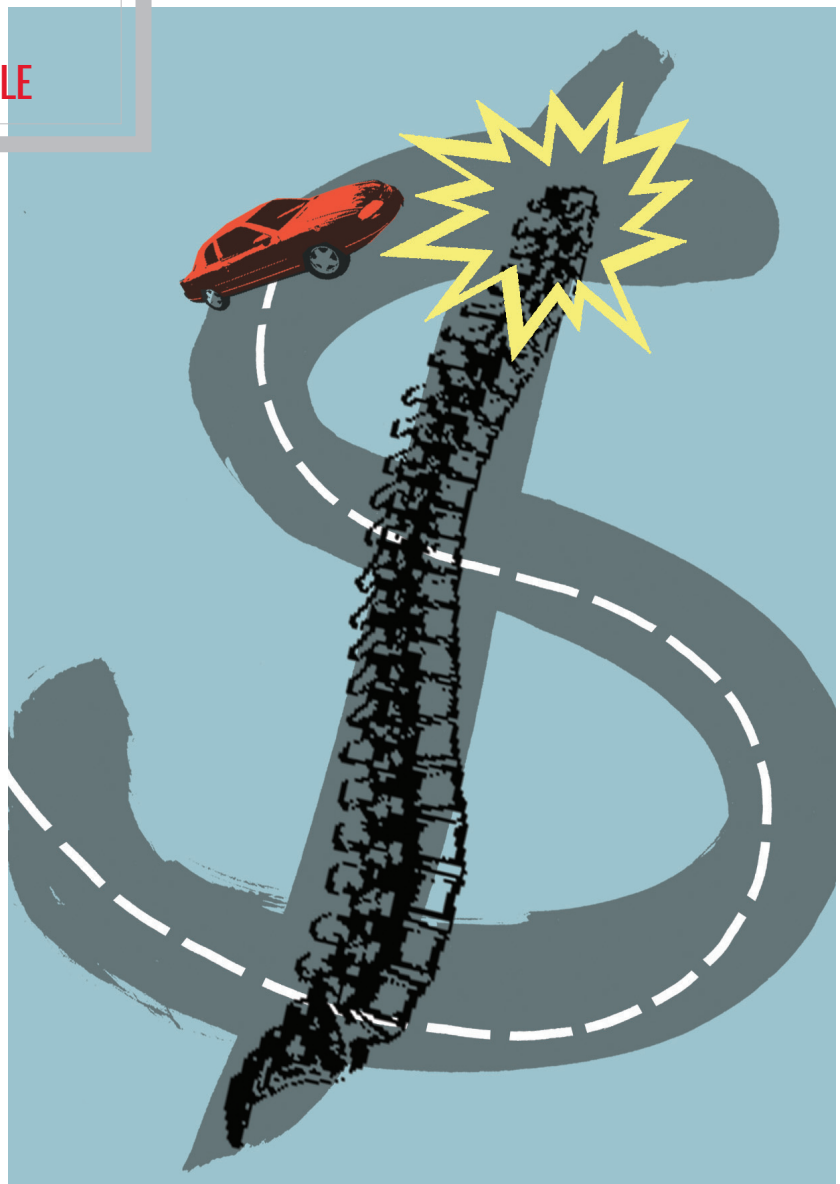
Can a \$294,000 settlement put the Wartins' fractured lives back together again?

By Julie Cazzin

**J**oan and Jason Wartin had just finished a quiet restaurant dinner and were driving home in their Nissan Maxima when their lives suddenly and irrevocably changed. A drunk driver ran a stoplight and plowed into their vehicle. At first, the incident seemed minor. Jason escaped unharmed, while Joan, in the passenger seat, suffered a few small scrapes, a low-grade headache and mild neck and back pain. A lifelong athlete, who had been training for a triathlon when the accident occurred, she assumed that she would make a quick recovery. "I took only two days of sick leave from my job," says Joan, 42. "I thought I would get over the injuries in no time."

Sadly, that diagnosis was premature. As the weeks passed, Joan's back and neck pain grew worse, to the point where she couldn't walk or even sit comfortably. She suffered debilitating headaches and couldn't sleep. In three short months, she became an invalid.

Joan was forced to quit her contract job as a lab technician. Without her \$65,000 a year income, the Wartins found themselves sinking into debt. So Joan and Jason, who works as an engineer for a major transportation company in Kingston, Ont., drained their savings and their RRSPs and began a \$125,000



legal battle against the insurance company to compensate them for Joan's lost wages. Three years after the crash, she is still a semi-invalid. "After the accident," says Joan, "I saw chiropractors, orthopedic surgeons, physiotherapists, acupuncturists—you name it, I tried it. Nothing helped. Even today, I can't sit for longer than two hours total in any one day without pain. That pretty much limits my job opportunities."

The Wartins had enjoyed a six-figure income before the accident, but the after-effects of the crash knocked their financial plans into splinters. Their legal bills consumed their savings and Joan's medical bills added to the damage. The Wartins had to pay up to \$13,000 a year

from their own pockets so that Joan could continue receiving her painkillers and physiotherapy treatments. Knowing that they will most likely have to live on Jason's \$78,000 annual income for the foreseeable future—and perhaps forever—they have tried to cut back on their expenses. Still, they find themselves falling short of making ends meet.

They do have one major asset: a \$294,000 settlement from the insurance company that Joan was finally awarded by court order in February. She will receive the money in July. First on the Wartins' to-do list is paying off the \$90,000 in debt they've accumulated. But what should they do with the \$200,000 that's left over? They could use it to ►

